



HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION

Board Member Biographical Statements

Charles King

Charlie King is the dealer principal of King Auto Center on Kauai representing Chrysler, Dodge, Jeep and Honda, King Windward Nissan and King Infiniti of Honolulu. This dealer group began when King Auto Center was started in October of 1995 and has been ranked in the Hawaii Business Top 250 since 2000. Prior to King Auto Center Mr. King was associated with Kuhio Motors on Kauai and Bank of Hawaii in various capacities.

Mr. King has been a director and Vice Chair of the Housing and Community Development Corp of Hawaii since 2003 and is director and Chair of one of it's successor corporations, Hawaii Housing Finance and Development Corp. Other volunteer boards on which he serves include the Hawaii Community Foundation, Island School, St. Michael & All Angels Episcopal Church, Hawaii Preparatory Academy, Kauai Junior Golf Association, Hawaii State Golf Association and serves on the Junior Amateur committee of the USGA. He has served as the President of the Kauai Chamber of Commerce and the Hawaii Auto Dealers Association and has been chair of the Wilcox Hospital Foundation and Kauai Business Council.

Mr. King has been a member of the Board of Directors of Alexander & Baldwin and Matson Navigation Company since 1989.

David Lawrence

David Lawrence is a Home Mortgage Consultant for Wells Fargo Home Mortgage of Hawaii, LLC, and has been working in the mortgage business for the past 4 years. In that capacity, he deals with housing finance and affordability issues on a daily basis. Prior to being in the mortgage business, he was the founder of the MEO Microenterprise Loan Fund in 1996, and Executive Director of the Hawaii Community Loan Fund, a Community Development Financial Institution with the US Department of Treasury. In that capacity he was able to leverage capital from multiple federal sources, National Foundations, and local Banks and Foundations, to provide access to capital for local business and non-profit enterprises.

Mr. Lawrence serves as Treasurer of the Board of Imua Family Services on Maui, and has lived on Maui for the past 26 years. He holds a BA and MFA from the University of California, Santa Barbara, and an MBA from the University of Hawaii.

Betty Lou Larson

Betty Lou Larson is the Housing Programs Director at Catholic Charities Hawaii. She administers two transitional housing projects (Ma'ili Land in Waianae and Kawaihae on the Big Island) for homeless families. For 25 years, she has also directed the Housing Assistance Program on Oahu for elders, which provides housing counseling and assistance, shared housing, and a data base for affordable rental housing, the Oahu Housing Guide (see www.elderlyaffairs.com).

Ms. Larson has served on the Rental Housing Trust Fund Advisory Commission and the Board of the Housing and Community Development Corporation of Hawaii (HCDCH). She currently serves on the Board of Directors of the Hawaii Housing Development Corporation (a non-profit), and the Affordable Housing and Homeless Alliance. She actively participates in Partners in Care, Hawaii Pacific Gerontological Society, and the Housing and Homelessness Committee of Neighborhood Board #8.

She earned a Masters in Asian Studies and a Masters of Social Work from the University of Hawaii-Manoa.

Georgina Kauai Kawamura

Georgina Kauai Kawamura is the Director of the State's Department of Budget and Finance. Appointed in December 2002, she heads a department of 350 employees with the responsibility of administering the State's operating and capital improvements budget. She is also responsible for overall policies regarding investments and financing programs for the State; manages approximately \$4 billion of general obligation bond debt; and manages in excess of \$3 billion in the State Treasury investment portfolio.

Before being appointed to the cabinet position by Governor Linda Lingle, Georgina was with Castle & Cooke Resorts on Lana'i as a Staff Planner and previously worked for 24 years with the County of Maui. While at the County of Maui she held various positions including Clerk Typist, Account Clerk, Office Manager, and Executive Assistant and then served as Budget Director for 11 years.

In the past, Georgina has served on the Lihikai School PTA; Maui Community College Provost Advisory Council; Kahoolawe Island Reserve Commission, Friends of Mokuula; and the Board of Directors of the Ka Hale Ake Ola Homeless Resource Center. She is currently on the Board of Trustees of the State of Hawaii Employees' Retirement System, the Board of Trustees of the State Deferred Compensation Plan, and the Executive Committee of the National Association of State Budget Officers. Born and raised on Lana'i, Georgina is a graduate of Kamehameha School and Maui Community College.

She is married and has two grown sons.

Ted Liu

As Director of the department of Business, Economic Development & Tourism, Ted Liu plays a key role in implementing Governor Lingle's plans to expand and diversify Hawai'i's economy. He is focused on reshaping the department to encourage investment and to better support the business community. Liu, who was born in Taiwan and raised in Sao Paulo, Brazil, has more than 20 years of experience as an attorney and as an executive in the international venture capital and investment banking industry. He is a graduate of the New York University School of Law and the University of Michigan.

Linda Smith

As Governor Linda Lingle's senior policy advisor, Linda Smith is leading the effort to shape the administration's priorities. Her responsibilities include gathering information and differing opinions on a multitude of issues to assist the governor in developing her legislative agenda and setting policy.

A graduate of Occidental College and the Maxwell Graduate School at Syracuse University, Smith owned and managed Pacific Allied Products Ltd., a diversified plastics manufacturing company in Kapolei from 1989 until selling the business in 2002.

Prior to that, she was Director of Finance for the City and County of Honolulu where she managed an annual budget of \$900 million in operations and capital improvement. She oversaw the city's Department of Finance, which included 512 employees and was responsible for all municipal purchasing, contracting, accounting, auditing, cash management, investments, tax collections, real property tax assessments, and risk management and insurance functions.

She also was director of data processing for the Navy Data Automation Command and Submarine Base at Pearl Harbor. In that position, Smith was responsible for providing diversified data processing services to the Department of Defense commands throughout the Pacific Region.

Smith served under Presidents Jimmy Carter and Ronald Reagan as director of administration for the President's Office of Management and Budget, the office that advises the President on national fiscal policy.

Before serving in the White House, Smith was a special assistant to the U.S. Secretary of Transportation as well as to the chairman of the Budget Committee of the U.S. House of Representatives.

Smith is a member and former deacon of the Community Church of Honolulu; chairman of the board of directors of the Tax Foundation of Hawai'i; past board member of the American Red Cross Hawai'i Chapter; charter member of Federal Senior Executive Service; and former treasurer of the Hawai'i Republican Party. She currently serves as a Director on the Board of the Housing & Community Development Corporation of Hawaii.

Ralph Mesick

Ralph Mesick is the Executive Vice President in charge of commercial lending for the Bank of Hawaii, in charge of credit operations. Mr. Mesick has over 15 years experience with the Bank of Hawaii, working as both a corporate banker and real estate lender. He is also the incoming Chair of the Urban Land Institute Hawaii.

Richard Toledo, Jr

Richard Toledo, Jr. is the owner and operator of Equity Financial Group of Hilo. He currently serves as a Board Member and 2nd Vice President of the Big Island Housing Foundation, a non-profit organization managing five subsidized housing projects in East Hawaii. Mr. Toledo has over 15 years of experience as a mortgage broker with several other companies and was part-owner of K.K. Ranch, Inc.; a cattle ranch on the island of Hawaii.

He is a member and Agricultural Committee Chairperson of Rural Conservation and Development (RC&D), past President of the Big Island Business Council(BIBC) and Chair of the Economic Development and Government Affairs of the Hawaii Portuguese Chamber of Commerce.

Allan Los Banos Jr. is currently the Safety Coordinator/Program Specialist for the Hawaii Masons & Plasterers Training Program, and is a Construction Instructor at Honolulu Community College. He has past experience as the Executive Director of the General Contractors Association, and as a consultant with BHP Environmental Technology International. He has been a board member of HMSA, the Masonry Institute of Hawaii and the Executive Board of the State Federation of AFL-CIO.

Mr. Los Banos previously served on the Board of Directors of the Housing and Community Development Corporation of Hawaii, and as Commissioner of the Hawaii Housing Authority, both predecessor agencies of the HHFDC.